

Fill in this information to identify the case:Debtor 1 Michael Alan CaddenDebtor 2 Sinead Anne Cadden
(Spouse, if filing)United States Bankruptcy Court for the: WESTERN DISTRICT OF WASHINGTONCase number 18-11362**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: BANK OF AMERICA, N.A.Court claim no. (if known): 13**Date of payment change:**Must be at least 21 days after date of this notice 05/20/2021

Last 4 digits of any number you use to identify the debtor's account: _____

5200**New total payment:**Principal, interest, and escrow, if any \$ 197.83**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)Reason for change: NUMBER OF DAYS IN BILLING CYCLE HAS CHANGEDCurrent mortgage payment: \$ 178.68New mortgage payment: \$ 197.83

Debtor 1 Michael Alan Cadden
First Name Middle Name Last Name

Case number (if known) 18-11362

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Robert Burton Date 04/27/2021
Signature

Print: Robert Burton Title Assistant Vice President

Company Bank of America

Address 4161 Piedmont Parkway
Number Street
Greensboro, NC 27410
City State ZIP Code

Contact phone (336) 854-6425 Email robert.burton@bofa.com

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON (SEATTLE DIVISION)

Chapter: 13 No. 18-11362

In re:

Judge: TIMOTHY W. DORE

Michael Alan Cadden

Sinead Anne Cadden

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 04/27/2021, I caused to be served a copy of this Notice and all attachments on the following by U.S. Mail, postage pre-paid, or via filing with the U.S. Bankruptcy Court's CM ECF system.

Debtor: Michael Alan Cadden
10311 Sand Point Way NE
Seattle, WA 98125-8155

Co-Debtor: Sinead Anne Cadden
10311 Sand Point Way NE
Seattle, WA 98125-8155

Debtor's Attorney: JACOB D DEGRAAFF
787 Maynard Ave S
Seattle, WA 98104-2987

Trustee: JASON WILSON-AGUILAR
600 University St Ste 1300
Seattle, WA 98101-4102

/s/ Irene Zhao

LCI
(as Authorized Agent for Bank of America N.A.)
111 Anza Blvd Suite 310
Burlingame, CA 94010
650.342.9486 (x250)
izhao@lciinc.com